

Certificate Number: 05781-PAM-DE-035870864

Bankruptcy Case Number: 15-04500



05781-PAM-DE-035870864

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 27, 2021, at 6:24 o'clock PM PDT, Susan Ostowicz completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 28, 2021 By: /s/Allison M Geving

Name: Allison M Geving

Title: President